

**REPORT OF THE SUPERINTENDENT OF INSURANCE
ON MANDATED HEALTH INSURANCE CLAIMS FOR:
SUBSTANCE ABUSE AND MENTAL HEALTH SERVICES,
MAMMOGRAPHY AND BREAST CANCER TREATMENT,
AND CHIROPRACTIC SERVICES
FOR THE YEAR 2005**

This report is a compilation of the data submitted by insurers to the Superintendent of Insurance as required by Title 24 M.R.S.A. §§ 2320-A(4), 2325-A (8) and 2329(9); and by Title 24-A M.S.R.A. §§ 2745-A(4), 2748(3), 2749-C(4), 2837-A(4), 2840-A(3), 2842(9), 2843(7), 4222-B (14) and 4234-A(10).

Completed reports were received from 44 entities. [APPENDIX A](#) of the attachment shows the percentage of total health care claims for the mandated benefits reported for all products, managed care products and indemnity products for each company reporting in Maine. Additionally, the data is broken down between individual and group coverage. For this report, “managed care” pertains to a product that utilizes a primary care physician as a gate keeper. For each mandated benefit listed below, the specified appendix contains tables and charts that provide claims and historical experience.

MENTAL HEALTH AND SUBSTANCE ABUSE SERVICES

(APPENDIX B) [Table I](#) | [Table II](#) | [Table III](#) | [Chart I](#) | [Chart II](#) | [Chart III](#) | [Chart IV](#)

For group coverage, the percentage of claims attributed to mental health had remained in the 3.27% to 3.47% range from 1998 to 2002 but has decreased since then, reaching 2.90% in 2005 (See Table II and Chart I of Appendix B). Company detail is provided on Table I with a detailed summary on the last page. While not a mandated benefit but a mandated offer, mental health claims for individual policies were reported to be 1.59% of claims for 2005 compared to 1.93% in 2004. For 2005, the group managed care products paid a smaller percentage (2.62%) of their overall claims for mental health benefits than other products did (non-managed care 3.49%). There is also a continuing trend from inpatient to outpatient care. For mental health the outpatient percentage has increased from 48.13% in 1984 to 75.67% in 2005 for group. The portion of mental health benefits for day treatment remains minimal.

Appendix B, Table III and Chart III, show that the percentage of group claims attributed to substance abuse has increased to 0.67% after decreasing from a high of 1.82% in 1986 to a low of 0.31% in 2000. The trend from inpatient to outpatient appears to have leveled off at about 55% inpatient and 45% outpatient.

The state parity law, effective for new policies and those renewing on or after July 1, 1996, did not show a dramatic impact, possibly due to the prior level of coverage, the effects of managed care, the shift from inpatient to outpatient care and a shift toward treating mental illness with prescription drugs. The list of conditions for which parity is required was expanded effective for policies issued or renewed on or after October 1, 2003, and was not fully implemented until September 1, 2004. The list now includes substance abuse. Neither mental health nor substance abuse showed a significant increase in 2005. The Bureau will continue to track claims separately for mental health and substance abuse to make historical comparisons easier.

MAMMOGRAPHY AND BREAST CANCER TREATMENT

(APPENDIX C) [Table I](#) | [Table II](#) | [Table III](#) | [Chart I](#)

Company detail is provided on Table I with a detailed summary on the last page. Appendix C, Table III indicates the number of screening and diagnostic mammograms reported over the last fourteen years. There was a 3.4% decrease in the number of screening and diagnostic mammograms for individual and group coverage over the past year. Appendix C, Table II and Chart I indicate that for individual coverage, the costs for breast cancer treatment continues to climb as a percentage of total claim dollars from a relative low in 2000 of 1.29% to 3.39% in 2005, while the group percentage, 1.59% in 2005, has been fairly level since 2001.

CHIROPRACTIC SERVICES

(APPENDIX D) [Table I](#) | [Table II](#) | [Chart I](#)

The amount of claims has been tracked since 1987 on Appendix D, Table II and has been in the range of 1.32% to 1.51% of total health claims for the last seven years. The level varies significantly between group and individual plans. Company detail is provided on Table I with a detailed summary on the last page. The 2005 levels were 1.36% in total, 1.41% for group plans, and 0.70% for individual plans.

Mandated Benefits Summary Report For 2005

Appendix A

Mental Health Benefits by Type as a Percent of Total Medical Benefits for 2005

	Individual				Group				Total			
	Total Benefits	Mental Health Ben	Percentage of:		Total Benefits	Mental Health Ben	Percentage of:		Total Benefits	Mental Health Ben	Percentage of:	
			Mental Health	Total			Mental Health	Total			Mental Health	Total
Total	\$72,178,278	\$1,148,590	100.00%	1.59%	\$1,051,174,383	\$30,535,541	100.00%	2.90%	\$1,123,352,660	\$31,684,132	100.00%	2.82%
Inpatient	\$29,569,486	\$409,744	35.67%	1.39%	\$342,893,263	\$7,229,725	23.68%	2.11%	\$372,462,749	\$7,639,469	24.11%	2.05%
Outpatient	\$42,586,820	\$736,896	64.16%	1.73%	\$706,660,023	\$23,105,746	75.67%	3.27%	\$749,246,843	\$23,842,643	75.25%	3.18%
DayTreatment	\$21,972	\$1,951	0.17%	8.88%	\$1,621,096	\$200,070	0.66%	12.34%	\$1,643,069	\$202,021	0.64%	12.30%
Managed Care	\$1,278,100	\$10,970	0.96%	0.86%	\$706,941,009	\$18,532,251	60.69%	2.62%	\$708,219,109	\$18,543,222	58.53%	2.62%
All Other	\$70,900,178	\$1,137,620	99.04%	1.60%	\$344,233,374	\$12,003,290	39.31%	3.49%	\$415,133,551	\$13,140,910	41.47%	3.17%

Substance Abuse Benefits by Type as a Percent of Total Medical Benefits for 2005

	Individual				Group				Total			
	Total Benefits	Substance Abuse Benefits	Percentage of:		Total Benefits	Substance Abuse Benefits	Percentage of:		Total Benefits	Substance Abuse Benefits	Percentage of:	
			Sub Abuse	Total			Sub Abuse	Total			Sub Abuse	Total
Total	\$72,178,278	\$349,800	100.00%	0.48%	\$1,051,174,383	\$7,077,238	100.00%	0.67%	\$1,123,352,660	\$7,427,038	100.00%	0.66%
Inpatient	\$29,569,486	\$208,164	59.51%	0.70%	\$342,893,263	\$3,907,159	55.21%	1.14%	\$372,462,749	\$4,115,323	55.41%	1.10%
Outpatient	\$42,586,820	\$141,636	40.49%	0.33%	\$706,660,023	\$3,170,079	44.79%	0.45%	\$749,246,843	\$3,311,715	44.59%	0.44%
Managed Care	\$1,278,100	\$7,906	2.26%	0.62%	\$706,941,009	\$3,867,589	54.65%	0.55%	\$708,219,109	\$3,875,495	52.18%	0.55%
All Other	\$70,900,178	\$341,894	97.74%	0.48%	\$344,233,374	\$3,209,649	45.35%	0.93%	\$415,133,551	\$3,551,543	47.82%	0.86%

Mandated Benefits Summary Report For 2005

Appendix A

Chiropractic Benefits by Type as a Percent of Total Medical Benefits for 2005

	Individual				Group				Total			
	Total Benefits	Chiro Benefits	Percentage of:		Total Benefits	Chiro Benefits	Percentage of:		Total Benefits	Chiro Benefits	Percentage of:	
			Chiro	Total			Chiro	Total			Chiro	Total
Total	\$72,178,278	\$504,642	100.00%	0.70%	\$1,051,174,383	\$14,781,056	100.00%	1.41%	\$1,123,352,660	\$15,285,698	100.00%	1.36%
Managed Care	\$1,278,100	\$4,202	0.83%	0.33%	\$706,941,009	\$10,319,960	69.82%	1.46%	\$708,219,109	\$10,324,162	67.54%	1.46%
All Other	\$70,900,178	\$500,440	99.17%	0.71%	\$344,233,374	\$4,461,096	30.18%	1.30%	\$415,133,551	\$4,961,536	32.46%	1.20%

Mammography Screening Benefits by Type as a Percent of Total Medical Benefits for 2005

	Individual				Group				Total			
	Total Benefits	Mammo Benefits	Percentage of:		Total Benefits	Mammo Benefits	Percentage of:		Total Benefits	Mammo Benefits	Percentage of:	
			Mammo	Total			Mammo	Total			Mammo	Total
Total	\$72,178,278	\$530,217	100.00%	0.73%	\$1,051,174,383	\$7,204,741	100.00%	0.69%	\$1,123,352,660	\$7,734,958	100.00%	0.69%
Managed Care	\$1,278,100	\$2,368	0.45%	0.19%	\$706,941,009	\$4,952,581	68.74%	0.70%	\$708,219,109	\$4,954,949	64.06%	0.70%
All Other	\$70,900,178	\$527,849	99.55%	0.74%	\$344,233,374	\$2,252,160	31.26%	0.65%	\$415,133,551	\$2,780,009	35.94%	0.67%

Breast Cancer Treatment Benefits by Type as a Percent of Total Medical Benefits for 2005

	Individual				Group				Total			
	Total Benefits	Breast Cancer Treatment Benefits	Percentage of:		Total Benefits	Breast Cancer Treatment Benefits	Percentage of:		Total Benefits	Breast Cancer Treatment Benefits	Percentage of:	
			BC Treat	Total			BC Treat	Total			BC Treat	Total
Total	\$72,178,278	\$2,443,849	100.00%	3.39%	\$1,051,174,383	\$16,723,753	100.00%	1.59%	\$1,123,352,660	\$19,167,602	100.00%	1.71%
Managed Care	\$1,278,100	\$641	0.03%	0.05%	\$706,941,009	\$10,463,559	62.57%	1.48%	\$708,219,109	\$10,464,200	54.59%	1.48%
All Other	\$70,900,178	\$2,443,208	99.97%	3.45%	\$344,233,374	\$6,260,193	37.43%	1.82%	\$415,133,551	\$8,703,402	45.41%	2.10%

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I	Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
	Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
Aetna Health Inc ME Corp											
Group	53,480,993	122,484,137	3,357	20,140	129,637	56,782	1,131,735	3,357	175,968,486	149,777	1,191,874
Individual	120,921	87,992	0	0	0	0	0	0	208,914	0	0
Total	53,601,914	122,572,129	3,357	20,140	129,637	56,782	1,131,735	3,357	176,177,400	149,777	1,191,874
Alta Health & Life Ins Co											
Group	18,600	0	0	0	0	0	0	0	18,600	0	0
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	18,600	0	0	0	0	0	0	0	18,600	0	0
American Republic Ins Co											
Group	0	0	0	0	0	0	0	0	0	0	0
Individual	25,083	37,152	8,052	0	0	0	0	0	70,287	0	0
Total	25,083	37,152	8,052	0	0	0	0	0	70,287	0	0
Anthem Health Plans Of Me Inc (hmo)											
Group	138,041,291	327,806,048	22,887	1,020,290	1,183,889	3,205,319	11,178,641	18,201	465,870,225	2,204,180	14,402,161
Individual	333,420	458,823	0	2,466	4,609	0	10,970	0	792,242	7,074	10,970
Total	138,374,710	328,264,870	22,887	1,022,756	1,188,498	3,205,319	11,189,611	18,201	466,662,467	2,211,254	14,413,131
Anthem Health Plans Of Me Inc (ppo)											
Group	106,010,018	185,462,743	33,497	1,004,388	714,983	2,261,093	7,772,135	30,908	291,506,258	1,719,371	10,064,137
Individual	26,970,279	38,927,327	1,695	201,478	130,987	402,493	692,014	1,535	65,899,300	332,465	1,096,041
Total	132,980,297	224,390,070	35,192	1,205,866	845,970	2,663,585	8,464,150	32,443	357,405,558	2,051,836	11,160,178
AXA Equitable Life Ins Co											
Group	0	0	0	0	0	0	0	0	0	0	0
Individual	14,555	174,096	0	89	0	0	3,086	0	188,651	89	3,086
Total	14,555	174,096	0	89	0	0	3,086	0	188,651	89	3,086

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I

	Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
	Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
Celtic Ins Co											
Group	14,888	40,426	0	0	0	0	0	0	55,314	0	0
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	14,888	40,426	0	0	0	0	0	0	55,314	0	0
Cigna Healthcare Of ME Inc											
Group	15,307,707	19,560,537	37,680	888,181	582,888	708,746	1,138,674	37,680	34,905,924	1,471,070	1,885,099
Individual	8,090	24,227	0	0	831	0	0	0	32,317	831	0
Total	15,315,797	19,584,765	37,680	888,181	583,720	708,746	1,138,674	37,680	34,938,242	1,471,901	1,885,099
Clarendon Natl Ins Co											
Group	0	0	0	0	0	0	0	0	0	0	0
Individual	70,370	25,014	0	0	0	94	2,540	0	95,384	0	2,634
Total	70,370	25,014	0	0	0	94	2,540	0	95,384	0	2,634
Commercial Travelers Mut Ins Co											
Group	36,215	634,054	0	0	0	2,370	27,394	0	670,268	0	29,764
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	36,215	634,054	0	0	0	2,370	27,394	0	670,268	0	29,764
Connecticut General Life Ins Co											
Group	15,323,627	20,404,016	14,225	755,778	499,848	564,081	961,853	14,225	35,741,868	1,255,626	1,540,160
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	15,323,627	20,404,016	14,225	755,778	499,848	564,081	961,853	14,225	35,741,868	1,255,626	1,540,160
Conseco Life Ins Co											
Group	0	0	0	0	0	0	0	0	0	0	0
Individual	7,486	0	0	0	0	0	0	0	7,486	0	0
Total	7,486	0	0	0	0	0	0	0	7,486	0	0

Mental/Substance Health Insurance Claims in Maine For 2005

<i>APPENDIX B - TABLE I</i>		<i>Total Medical Claims</i>			<i>Substance Abuse</i>		<i>Mental Health</i>			<i>Section Totals</i>		
		<i>Inpatient</i>	<i>Outpatient</i>	<i>DayTreat</i>	<i>Inpatient</i>	<i>Outpatient</i>	<i>Inpatient</i>	<i>Outpatient</i>	<i>DayTreat</i>	<i>Medical</i>	<i>Substance</i>	<i>Mental</i>
<i>Continental Assur Co</i>												
	<i>Group</i>	26,075	135,646	0	0	2,184	0	1,444	0	161,721	2,184	1,444
	<i>Individual</i>	0	0	0	0	0	0	0	0	0	0	0
	<i>Total</i>	26,075	135,646	0	0	2,184	0	1,444	0	161,721	2,184	1,444
<i>Continental General Ins Co</i>												
	<i>Group</i>	0	0	0	0	0	0	0	0	0	0	0
	<i>Individual</i>	26,528	27,479	11,544	0	0	0	0	0	65,551	0	0
	<i>Total</i>	26,528	27,479	11,544	0	0	0	0	0	65,551	0	0
<i>First Allmerica Fin Life Ins Co</i>												
	<i>Group</i>	40,818	12,921	0	0	0	0	0	0	53,739	0	0
	<i>Individual</i>	0	0	0	0	0	0	0	0	0	0	0
	<i>Total</i>	40,818	12,921	0	0	0	0	0	0	53,739	0	0
<i>Golden Rule Ins Co</i>												
	<i>Group</i>	20,704	29,533	0	0	0	0	745	0	50,237	0	745
	<i>Individual</i>	426,619	974,093	0	1,681	2,251	0	22,316	0	1,400,712	3,932	22,316
	<i>Total</i>	447,323	1,003,626	0	1,681	2,251	0	23,061	0	1,450,949	3,932	23,061
<i>Great West Life & Annuity Ins Co</i>												
	<i>Group</i>	0	23,839	0	0	0	0	0	0	23,839	0	0
	<i>Individual</i>	7,279	43,671	0	0	69	0	140	0	50,950	69	140
	<i>Total</i>	7,279	67,510	0	0	69	0	140	0	74,789	69	140
<i>Guardian Life Ins Co Of Amer</i>												
	<i>Group</i>	311,114	589,840	0	0	195	0	8,631	0	900,954	195	8,631
	<i>Individual</i>	0	0	0	0	0	0	0	0	0	0	0
	<i>Total</i>	311,114	589,840	0	0	195	0	8,631	0	900,954	195	8,631

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I

			Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
			Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
Harvard Pilgrim Health Care Inc													
	Group		6,782,454	19,511,327	5,655	6,043	16,116	86,289	450,093	5,655	26,299,436	22,159	542,037
	Individual		54,861	189,766	0	0	0	0	0	0	244,627	0	0
	Total		6,837,315	19,701,093	5,655	6,043	16,116	86,289	450,093	5,655	26,544,063	22,159	542,037
HPHC Ins Co Inc													
	Group		36,234	182,162	0	0	0	0	4,718	0	218,397	0	4,718
	Individual		0	0	0	0	0	0	0	0	0	0	0
	Total		36,234	182,162	0	0	0	0	4,718	0	218,397	0	4,718
Kanawha Ins Co													
	Group		0	0	0	0	0	0	0	0	0	0	0
	Individual		0	2,443	0	0	0	0	0	0	2,443	0	0
	Total		0	2,443	0	0	0	0	0	0	2,443	0	0
Knights Of Columbus													
	Group		0	0	0	0	0	0	0	0	0	0	0
	Individual		3,730	343	0	0	0	0	880	0	4,073	0	880
	Total		3,730	343	0	0	0	0	880	0	4,073	0	880
Lincoln Natl Life Ins Co													
	Group		0	226	0	0	0	0	0	0	226	0	0
	Individual		0	0	0	0	0	0	0	0	0	0	0
	Total		0	226	0	0	0	0	0	0	226	0	0
Medico Ins Co													
	Group		0	0	0	0	0	0	0	0	0	0	0
	Individual		0	6,875	0	0	0	0	0	0	6,875	0	0
	Total		0	6,875	0	0	0	0	0	0	6,875	0	0

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I

	Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
	Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
Mega Life & Health Ins Co The											
Group	4,144,588	5,095,209	1,627	192,883	37,831	187,295	70,201	1,627	9,241,424	230,714	259,123
Individual	1,458,440	1,388,658	416	2,450	2,889	7,157	3,793	416	2,847,514	5,339	11,366
Total	5,603,028	6,483,867	2,043	195,333	40,720	194,452	73,994	2,043	12,088,938	236,053	270,489
Metropolitan Life Ins Co											
Group	0	0	0	0	0	0	0	0	0	0	0
Individual	11,699	93,170	0	0	0	0	578	0	104,869	0	578
Total	11,699	93,170	0	0	0	0	578	0	104,869	0	578
Group	7,173	17,789	0	0	0	38	1,760	0	24,962	0	1,798
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	7,173	17,789	0	0	0	38	1,760	0	24,962	0	1,798
Mutual Of Omaha Ins Co											
Group	742,081	1,161,311	0	0	0	3,988	21,852	0	1,903,392	0	25,840
Individual	646	1,658	0	0	0	0	0	0	2,303	0	0
Total	742,727	1,162,969	0	0	0	3,988	21,852	0	1,905,696	0	25,840
National Financial Ins Co											
Group	0	0	0	0	0	0	0	0	0	0	0
Individual	0	908	0	0	0	0	0	0	908	0	0
Total	0	908	0	0	0	0	0	0	908	0	0
New York Life Ins Co											
Group	134,485	639,078	0	1,558	0	21,894	15,073	0	773,563	1,558	36,967
Individual	644	0	0	0	0	0	0	0	644	0	0
Total	135,129	639,078	0	1,558	0	21,894	15,073	0	774,207	1,558	36,967
North American Co Life & Hlth Ins											
Group	0	1,210	0	0	0	0	0	0	1,210	0	0
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	0	1,210	0	0	0	0	0	0	1,210	0	0

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I

	Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
	Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
Peoples Benefit Life Ins Co											
Group	2,355	0	0	0	0	0	0	0	2,355	0	0
Individual	1,583	0	0	0	0	0	0	0	1,583	0	0
Total	3,938	0	0	0	0	0	0	0	3,938	0	0
Security Mut Life Ins Co Of NY											
Group	0	13,855	0	0	0	0	684	0	13,855	0	684
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	0	13,855	0	0	0	0	684	0	13,855	0	684
State Farm Mut Auto Ins Co											
Group	164,513	621,485	0	0	0	0	2,216	0	785,998	0	2,216
Individual	3,300	22,467	0	0	0	0	0	0	25,766	0	0
Total	167,813	643,951	0	0	0	0	2,216	0	811,764	0	2,216
The Travelers Ins Co											
Group	53,487	144,475	87,105	0	0	454	13,051	3,157	285,067	0	16,662
Individual	1,730	0	0	0	0	0	0	0	1,730	0	0
Total	55,217	144,475	87,105	0	0	454	13,051	3,157	286,797	0	16,662
Transamerica Life Ins Co											
Group	0	3,750	0	0	0	0	0	0	3,750	0	0
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	0	3,750	0	0	0	0	0	0	3,750	0	0
Trustmark Ins Co											
Group	302,412	198,891	0	0	0	1,342	2,134	0	501,303	0	3,476
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	302,412	198,891	0	0	0	1,342	2,134	0	501,303	0	3,476

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I

	Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
	Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
Trustmark Life Ins Co											
Group	317,649	178,235	0	0	0	1,231	2,134	0	495,883	0	3,365
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	317,649	178,235	0	0	0	1,231	2,134	0	495,883	0	3,365
Unicare Life & Health Ins Co											
Group	1,012	30,240	0	0	0	0	25	0	31,251	0	25
Individual	9,291	3,425	0	0	0	0	0	0	12,715	0	0
Total	10,302	33,664	0	0	0	0	25	0	43,967	0	25
Union Labor Life Ins Co											
Group	2,103	6,971	0	0	0	96	903	0	9,074	0	1,000
Individual	0	355	0	0	0	0	0	0	355	0	0
Total	2,103	7,326	0	0	0	96	903	0	9,429	0	1,000
United Healthcare Ins Co											
Group	1,079,354	1,402,519	1,415,064	17,898	2,506	128,668	297,152	85,260	3,896,937	20,404	511,080
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	1,079,354	1,402,519	1,415,064	17,898	2,506	128,668	297,152	85,260	3,896,937	20,404	511,080
United Of Omaha Life Ins Co											
Group	483,742	249,762	0	0	0	0	738	0	733,504	0	738
Individual	0	0	0	0	0	0	0	0	0	0	0
Total	483,742	249,762	0	0	0	0	738	0	733,504	0	738
Veterans Life Ins Co											
Group	400	0	0	0	0	0	0	0	400	0	0
Individual	424	0	0	0	0	0	0	0	424	0	0
Total	824	0	0	0	0	0	0	0	824	0	0

Mental/Substance Health Insurance Claims in Maine For 2005

APPENDIX B - TABLE I

	Total Medical Claims			Substance Abuse		Mental Health			Section Totals		
	Inpatient	Outpatient	DayTreat	Inpatient	Outpatient	Inpatient	Outpatient	DayTreat	Medical	Substance	Mental
World Ins Co											
<i>Group</i>	0	0	0	0	0	0	0	0	0	0	0
<i>Individual</i>	809	3,709	266	0	0	0	0	0	4,783	0	0
<i>Total</i>	809	3,709	266	0	0	0	0	0	4,783	0	0
<i>Group</i>	342,886,090	706,642,234	1,621,096	3,907,159	3,170,079	7,229,687	23,103,986	200,070	1,051,149,42	7,077,238	30,533,743
<i>Individual</i>	29,557,786	42,493,650	21,972	208,164	141,636	409,744	736,318	1,951	72,073,408	349,800	1,148,012
<i>Total</i>	372,443,876	749,135,884	1,643,069	4,115,323	3,311,715	7,639,431	23,840,304	202,021	1,123,222,82	7,427,038	31,681,756

Group Mental Health Benefits History

APPENDIX B - TABLE II

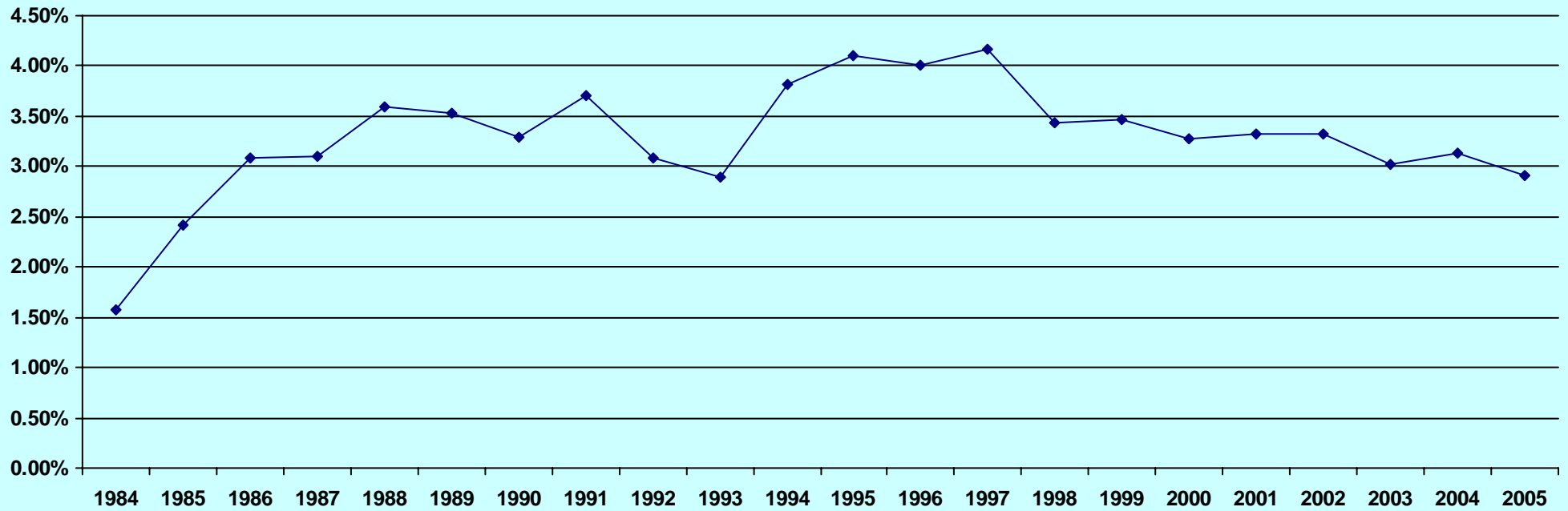
	PROPORTION OF MENTAL HEALTH BENEFITS REPRESENTED BY INPATIENT AND OUTPATIENT			MENTAL HEALTH BENEFITS AS A PERCENTAGE OF TOTAL BENEFITS
	Inpatient	Outpatient	DayTreatment	All Companies
2005	23.68%	75.67%	0.66%	2.90%
2004	26.75%	72.89%	0.36%	3.14%
2003	28.67%	70.60%	0.74%	3.02%
2002	29.82%	68.94%	1.25%	3.33%
2001	30.60%	68.63%	0.76%	3.33%
2000	30.72%	67.66%	1.62%	3.27%
1999	34.76%	63.20%	2.04%	3.47%
1998	35.96%	62.03%	2.02%	3.43%
1997	41.81%	56.38%	1.82%	4.16%
1996	47.17%	49.50%	3.33%	4.01%
1995	49.47%	46.92%	3.61%	4.10%
1994	52.97%	43.28%	3.75%	3.82%
1993	51.08%	46.23%	2.69%	2.90%
1992	50.36%	49.44%	0.21%	3.09%
1991	53.84%	37.61%	8.55%	3.70%
1990	54.71%	42.57%	2.72%	3.29%
1989	52.10%	45.05%	2.85%	3.53%
1988	52.79%	46.48%	0.74%	3.59%
1987	57.13%	42.18%	0.68%	3.10%
1986	52.34%	46.75%	0.91%	3.08%
1985	59.25%	40.39%	0.36%	2.41%
1984	50.78%	48.13%	1.09%	1.57%

Group Substance Abuse Benefits History

APPENDIX B - TABLE III

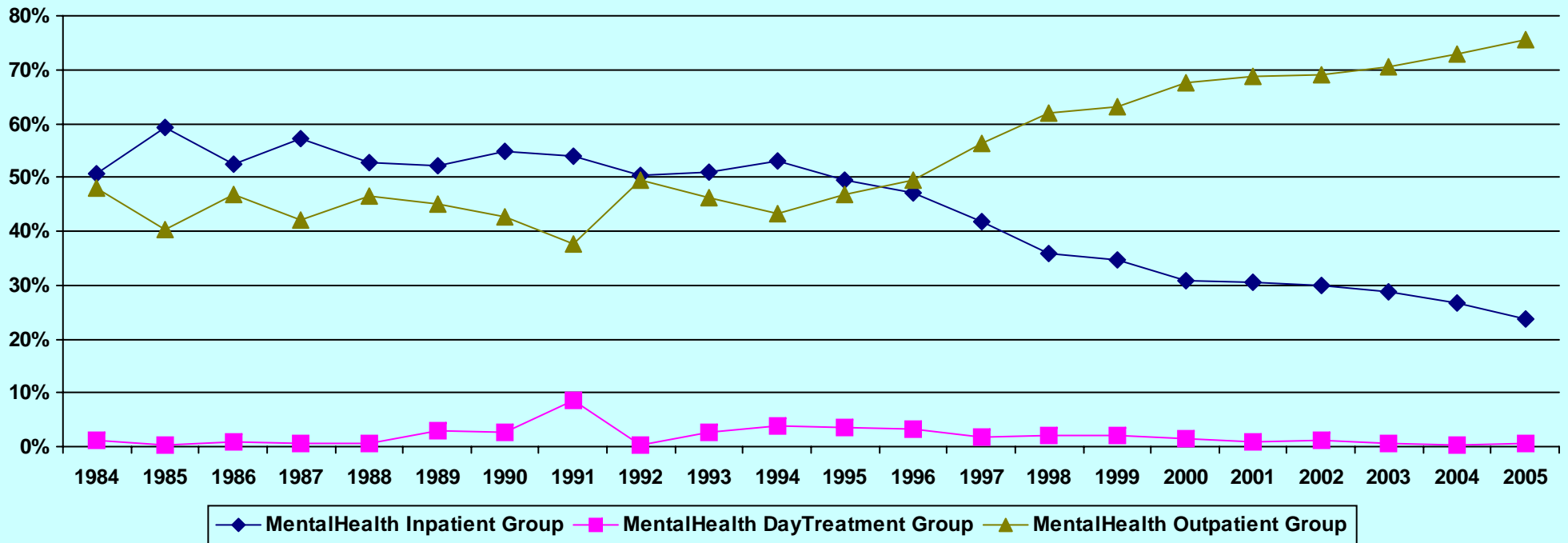
	PROPORTION OF SUBSTANCE ABUSE BENEFITS REPRESENTED BY INPATIENT AND OUTPATIENT		SUBSTANCE ABUSE BENEFITS AS A PERCENTAGE OF TOTAL BENEFITS
	Inpatient	Outpatient	All Companies
2005	55.21%	44.79%	0.67%
2004	52.83%	47.17%	0.58%
2003	55.23%	44.77%	0.59%
2002	62.06%	37.94%	0.66%
2001	55.26%	44.74%	0.37%
2000	57.07%	42.93%	0.31%
1999	56.38%	43.62%	0.38%
1998	60.35%	39.65%	0.39%
1997	63.60%	36.40%	0.51%
1996	67.83%	32.17%	0.65%
1995	70.42%	29.58%	0.70%
1994	71.72%	28.28%	0.46%
1993	70.39%	29.61%	0.68%
1992	71.15%	28.85%	0.81%
1991	78.36%	21.64%	1.11%
1990	80.92%	19.08%	1.37%
1989	85.13%	14.87%	1.55%
1988	87.91%	12.09%	1.78%
1987	90.70%	9.26%	1.74%
1986	91.52%	8.48%	1.82%
1985	93.01%	6.99%	1.35%
1984	92.14%	7.86%	0.61%

**Mental Health Benefits
as % of Total Claims
APPENDIX B - CHART I**

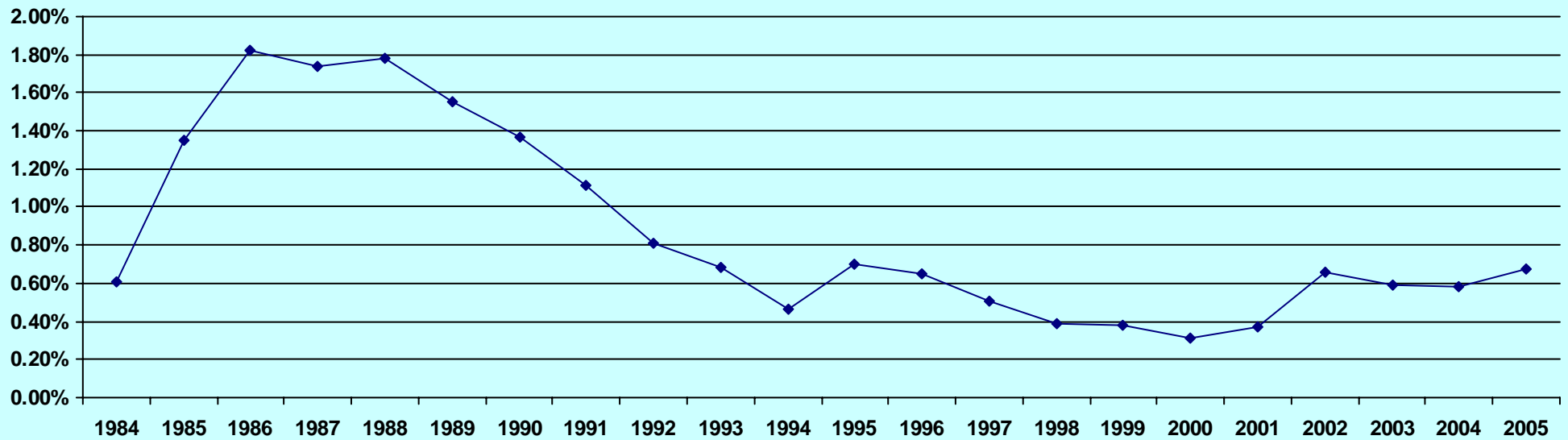


Mental Health Benefits By Type

APPENDIX B - CHART II

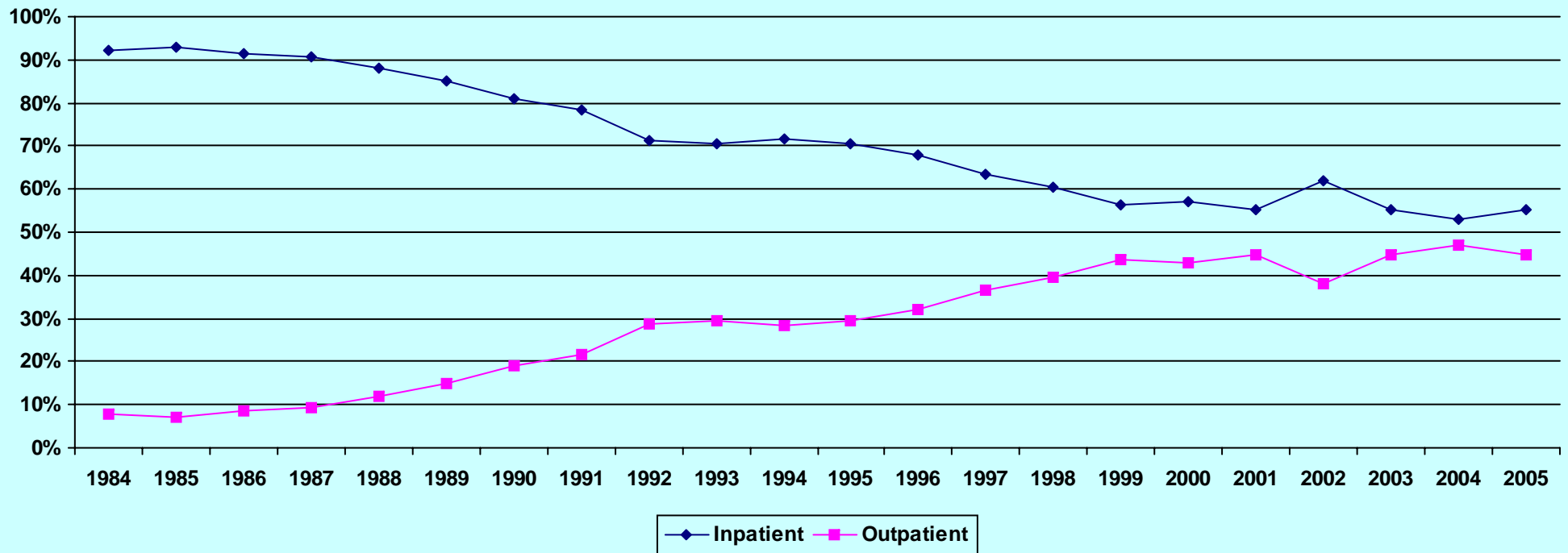


**Substance Abuse Benefits
as % of Total Benefits
APPENDIX B - CHART III**



Substance Abuse Benefits by Type

APPENDIX B - CHART IV



Mammography and Breast Cancer Treatment Claims in Maine For 2005

APPENDIX C - TABLE I

	Total Medical \$		Screening Mammo \$		Breast Cancer Treat \$		# Screening Mammo		# Dianostic Mammo	
	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
Aetna Health Inc ME Corp	208,914	175,968,486	0	1,477,595	0	1,937,908	0	17312	9	4247
Alta Health & Life Ins Co	0	18,600	0	0	0	0	0	0	0	0
American Republic Ins Co	70,287	0	0	0	0	0	0	0	0	0
Anthem Health Plans Of Me Inc (hmo)	792,242	465,870,225	1,948	3,144,912	0	7,503,125	24	42403	10	11008
Anthem Health Plans Of Me Inc (ppo)	65,899,300	291,506,258	521,165	2,027,951	2,326,780	4,477,427	10152	29784	2610	8052
AXA Equitable Life Ins Co	188,651	0	81	0	20,099	0	1	0	0	0
Celtic Ins Co	0	55,314	0	0	0	0	0	0	0	0
Cigna Healthcare Of ME Inc	32,317	34,905,924	0	167,249	641	689,441	8	2948	0	25
Clarendon Natl Ins Co	95,384	0	295	0	0	0	5	0	0	0
Commercial Travelers Mut Ins Co	0	670,268	0	2,375	0	515	0	33	0	3
Connecticut General Life Ins Co	0	35,741,868	0	184,581	0	1,387,722	0	3262	0	33
Conseco Life Ins Co	7,486	0	0	0	0	0	0	0	0	0
Continental Assur Co	0	161,721	0	486	0	1,600	0	12	0	4
Continental General Ins Co	65,551	0	0	0	0	0	0	0	0	0
First Allmerica Fin Life Ins Co	0	53,739	0	152	0	0	0	1	0	0
Golden Rule Ins Co	1,400,712	50,237	2,007	50	2,003	0	30	1	6	0
Great West Life & Annuity Ins Co	50,950	23,839	110	175	39,616	0	0	1	1	0
Guardian Life Ins Co Of Amer	0	900,954	0	1,229	0	0	0	18	0	5
Harvard Pilgrim Health Care Inc	244,627	26,299,436	420	141,848	0	214,767	4	1005	2	312
HPHC Ins Co Inc	0	218,397	0	2,246	0	162	0	17	0	1
Kanawha Ins Co	2,443	0	0	0	0	0	0	0	0	0

Mammography and Breast Cancer Treatment Claims in Maine For 2005

APPENDIX C - TABLE I

	Total Medical \$		Screening Mammo \$		Breast Cancer Treat \$		# Screening Mammo		# Dianostic Mammo	
	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
Knights Of Columbus	4,073	0	48	0	0	0	1	0	0	0
Lincoln Natl Life Ins Co	0	226	0	0	0	0	0	0	0	0
Medico Ins Co	6,875	0	0	0	0	0	0	0	0	0
Mega Life & Health Ins Co The	2,847,514	9,241,424	2,734	20,289	43,887	358,671	23	217	3	32
Metropolitan Life Ins Co	0	24,962	0	569	0	0	0	10	0	1
Metropolitan Life Ins Co	104,869	0	631	0	5,412	0	8	0	0	0
Mutual Of Omaha Ins Co	2,303	1,903,392	0	4,619	0	1,282	0	154	0	49
National Financial Ins Co	908	0	0	0	0	0	0	0	0	0
New York Life Ins Co	644	773,563	0	2,653	0	581	1	21	0	0
North American Co Life & Hlth Ins	0	1,210	0	0	0	0	0	0	0	0
Peoples Benefit Life Ins Co	1,583	2,355	0	0	0	0	0	0	0	0
Security Mut Life Ins Co Of NY	0	13,855	0	0	0	0	0	0	0	0
State Farm Mut Auto Ins Co	25,766	785,998	148	1,885	0	2,153	2	45	0	2
The Travelers Ins Co	1,730	285,067	0	1,082	0	29,794	0	13	0	0
Transamerica Life Ins Co	0	3,750	0	0	0	0	0	0	0	0
Trustmark Ins Co	0	501,303	0	429	0	0	0	5	0	2
Trustmark Life Ins Co	0	495,883	0	358	0	0	0	5	0	1
Unicare Life & Health Ins Co	12,715	31,251	0	0	0	0	0	0	0	0
Union Labor Life Ins Co	355	9,074	0	5	0	0	0	1	0	0
United Healthcare Ins Co	0	3,896,937	0	20,977	0	118,319	0	482	0	116
United Of Omaha Life Ins Co	0	733,504	0	457	0	286	0	9	0	2

Mammography and Breast Cancer Treatment Claims in Maine For 2005

APPENDIX C - TABLE I

	<i>Total Medical \$</i>		<i>Screening Mammo \$</i>		<i>Breast Cancer Treat \$</i>		<i># Screening Mammo</i>		<i># Dianostic Mammo</i>	
	<i>Individual</i>	<i>Group</i>	<i>Individual</i>	<i>Group</i>	<i>Individual</i>	<i>Group</i>	<i>Individual</i>	<i>Group</i>	<i>Individual</i>	<i>Group</i>
Veterans Life Ins Co	424	400	0	0	0	0	0	0	0	0
World Ins Co	4,783	0	0	0	0	0	2	0	0	0
Grand Totals	72,073,408	1,051,149,421	529,586	7,204,172	2,438,437	16,723,753	10,261	97,759	2,641	23,895

Cost of Breast Cancer Treatment and Screening Mammography as a % of All Medical Benefits

APPENDIX C - TABLE II

	SCREENING MAMMOGRAMS			BREAST CANCER TREATMENT			SCREENING AND TREATMENT		
	INDIVIDUAL	GROUP	TOTAL	INDIVIDUAL	GROUP	TOTAL	INDIVIDUAL	GROUP	TOTAL
2005	0.73%	0.69%	0.69%	3.39%	1.59%	1.71%	4.12%	2.28%	2.39%
2004	0.78%	0.66%	0.67%	2.85%	1.69%	1.75%	3.63%	2.35%	2.42%
2003	0.93%	0.67%	0.68%	3.04%	1.59%	1.65%	3.97%	2.26%	2.34%
2002	0.62%	0.70%	0.70%	2.26%	1.70%	1.73%	2.88%	2.41%	2.43%
2001	0.34%	0.61%	0.59%	1.75%	1.52%	1.54%	2.09%	2.13%	2.13%
2000	0.33%	0.53%	0.51%	1.29%	2.32%	2.22%	1.62%	2.85%	2.73%
1999	0.21%	0.32%	0.31%	1.31%	2.82%	2.55%	1.52%	3.14%	2.86%
1998	0.19%	0.33%	0.30%	1.54%	2.62%	2.18%	1.73%	2.95%	2.48%
1997	0.14%	0.32%	0.29%	1.47%	1.63%	1.61%	1.61%	1.95%	1.90%
1996	0.13%	0.24%	0.22%	1.26%	1.99%	1.85%	1.39%	2.23%	2.07%
1995	0.13%	0.27%	0.24%	1.33%	2.10%	1.96%	1.46%	2.37%	2.20%
1994	0.16%	0.15%	0.15%	1.08%	1.75%	1.63%	1.24%	1.90%	1.78%
1993	0.14%	0.13%	0.13%	1.15%	0.90%	0.95%	1.29%	1.03%	1.08%
1992	0.11%	0.10%	0.11%	1.03%	0.76%	0.81%	1.14%	0.86%	0.92%

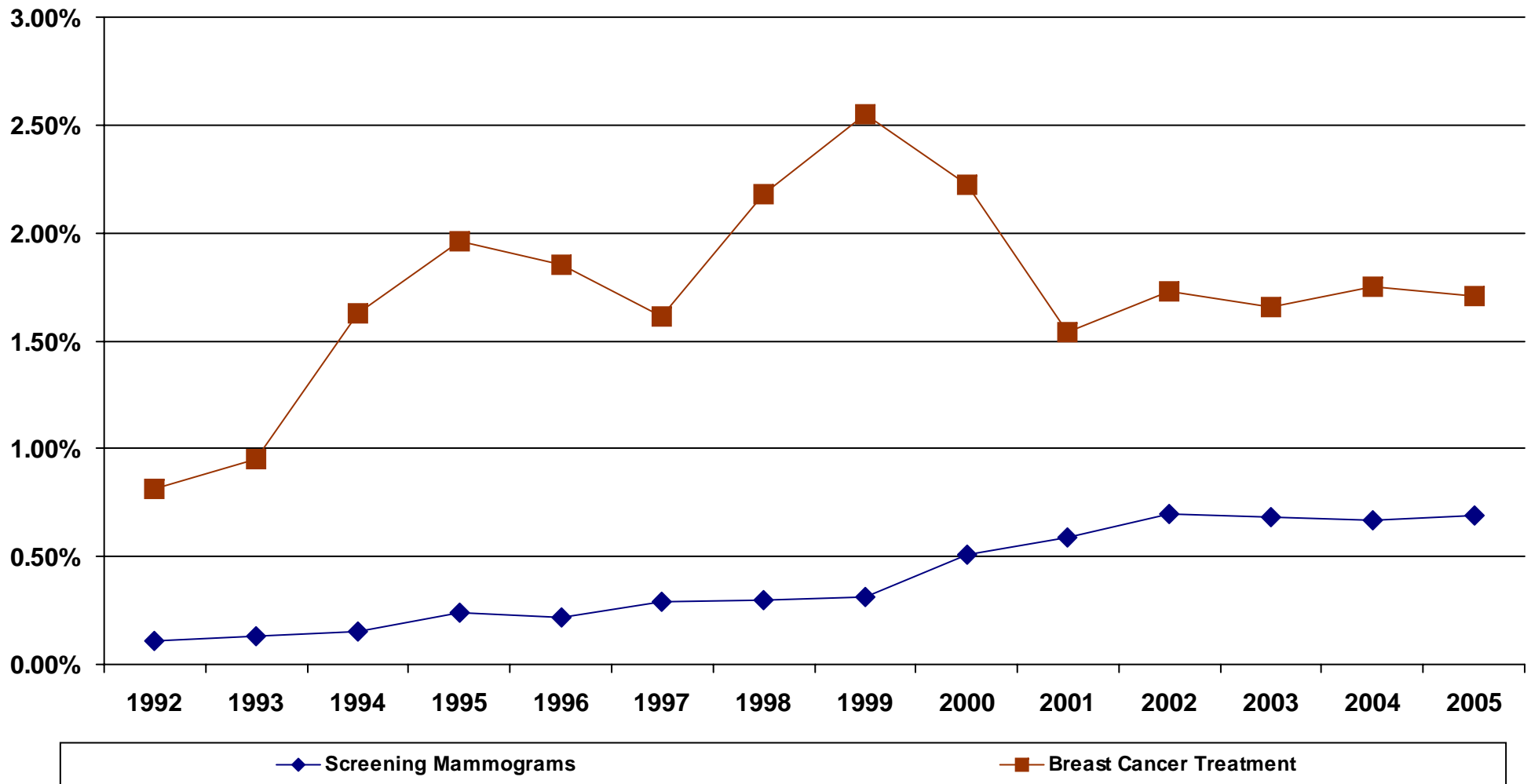
Number of Breast Cancer Treatment and Screening Mammography

APPENDIX C - TABLE III

	# OF SCREENING MAMMOGRAMS			# OF DIAGNOSTIC MAMMOGRAMS			# OF SCREENING AND DIAGNOSTIC		
	INDIVIDUAL	GROUP	TOTAL	INDIVIDUAL	GROUP	TOTAL	INDIVIDUAL	GROUP	TOTAL
2005	10,269	97,769	108,038	2,641	23,896	26,537	12,910	121,665	134,575
2004	9,518	100,668	110,186	2,679	26,473	29,152	12,197	127,141	139,338
2003	7,999	98,599	106,598	2,295	26,780	29,075	10,294	125,379	135,673
2002	7,141	102,774	109,915	2,200	26,816	29,016	9,341	129,590	138,931
2001	16,753	100,199	116,952	5,140	31,605	36,745	21,893	131,804	153,697
2000	16,079	75,052	91,131	5,371	24,230	29,601	21,450	99,282	120,732
1999	13,353	31,910	45,263	4,760	10,011	14,771	18,113	41,921	60,034
1998	12,557	28,219	40,776	5,597	11,735	17,332	18,154	39,954	58,108
1997	8,565	37,201	45,766	6,923	18,635	25,558	15,488	55,836	71,324
1996	8,206	24,648	32,854	7,355	14,869	22,224	15,561	39,517	55,078
1995	8,245	22,145	30,390	7,955	14,801	22,756	16,200	36,946	53,146
1994	3,584	15,728	19,312	3,265	14,076	17,341	6,849	29,804	36,653
1993	3,318	12,614	15,932	3,824	15,042	18,866	7,142	27,656	34,798
1992	2,512	10,187	12,699	4,011	16,721	20,732	6,523	26,908	33,431

Breast Cancer Treatment & Screening Mammography as % of All Medical Cost

APPENDIX C - CHART I



Chiropractic Claims in Maine For 2005

APPENDIX D - TABLE I

	Individual			Group		
	All Medical	Chiro	% of Total	All Medical	Chiro	% of Total
Aetna Health Inc ME Corp	208,914	0	0.00%	175,968,486	1,371,608	0.78%
Alta Health & Life Ins Co	0	0	0.00%	18,600	0	0.00%
American Republic Ins Co	70,287	0	0.00%	0	0	0.00%
Anthem Health Plans Of Me Inc (hmo)	792,242	4,075	0.51%	465,870,225	8,420,632	1.81%
Anthem Health Plans Of Me Inc (ppo)	65,899,300	440,091	0.67%	291,506,258	3,764,031	1.29%
AXA Equitable Life Ins Co	188,651	0	0.00%	0	0	0.00%
Celtic Ins Co	0	0	0.00%	55,314	0	0.00%
Cigna Healthcare Of ME Inc	32,317	127	0.39%	34,905,924	289,166	0.83%
Clarendon Natl Ins Co	95,384	1,109	1.16%	0	0	0.00%
Commercial Travelers Mut Ins Co	0	0	0.00%	670,268	0	0.00%
Connecticut General Life Ins Co	0	0	0.00%	35,741,868	500,434	1.40%
Conseco Life Ins Co	7,486	0	0.00%	0	0	0.00%
Continental Assur Co	0	0	0.00%	161,721	0	0.00%
Continental General Ins Co	65,551	0	0.00%	0	0	0.00%
First Allmerica Fin Life Ins Co	0	0	0.00%	53,739	0	0.00%
Golden Rule Ins Co	1,400,712	5,047	0.36%	50,237	233	0.46%
Great West Life & Annuity Ins Co	50,950	0	0.00%	23,839	162	0.68%
Guardian Life Ins Co Of Amer	0	0	0.00%	900,954	15,239	1.69%
Harvard Pilgrim Health Care Inc	244,627	0	0.00%	26,299,436	224,193	0.85%
HPHC Ins Co Inc	0	0	0.00%	218,397	5,548	2.54%
Kanawha Ins Co	2,443	0	0.00%	0	0	0.00%
Knights Of Columbus	4,073	0	0.00%	0	0	0.00%
Lincoln Natl Life Ins Co	0	0	0.00%	226	0	0.00%
Medico Ins Co	6,875	0	0.00%	0	0	0.00%
Mega Life & Health Ins Co The	2,847,514	53,274	1.87%	9,241,424	160,994	1.74%
Metropolitan Life Ins Co	0	0	0.00%	24,962	248	0.99%
Metropolitan Life Ins Co	104,869	460	0.44%	0	0	0.00%
Mutual Of Omaha Ins Co	2,303	0	0.00%	1,903,392	0	0.00%
National Financial Ins Co	908	0	0.00%	0	0	0.00%
New York Life Ins Co	644	0	0.00%	773,563	1,471	0.19%

Chiropractic Claims in Maine For 2005

APPENDIX D - TABLE I

	Individual			Group		
	All Medical	Chiro	% of Total	All Medical	Chiro	% of Total
North American Co Life & Hlth Ins	0	0	0.00%	1,210	0	0.00%
Peoples Benefit Life Ins Co	1,583	0	0.00%	2,355	0	0.00%
Security Mut Life Ins Co Of NY	0	0	0.00%	13,855	0	0.00%
State Farm Mut Auto Ins Co	25,766	0	0.00%	785,998	7,376	0.94%
The Travelers Ins Co	1,730	0	0.00%	285,067	3,381	1.19%
Transamerica Life Ins Co	0	0	0.00%	3,750	0	0.00%
Trustmark Ins Co	0	0	0.00%	501,303	190	0.04%
Trustmark Life Ins Co	0	0	0.00%	495,883	102	0.02%
Unicare Life & Health Ins Co	12,715	0	0.00%	31,251	1,339	4.29%
Union Labor Life Ins Co	355	0	0.00%	9,074	100	1.10%
United Healthcare Ins Co	0	0	0.00%	3,896,937	14,361	0.37%
United Of Omaha Life Ins Co	0	0	0.00%	733,504	0	0.00%
Veterans Life Ins Co	424	0	0.00%	400	0	0.00%
World Ins Co	4,783	0	0.00%	0	0	0.00%
Grand Total	72,073,408	504,182	0.70%	1,051,149,421	14,780,808	1.41%

Chiropractic Claims as a Percent of Total Medical Claims

APPENDIX D - TABLE II

<i>Year</i>	<i>Individual</i>	<i>Group</i>	<i>Total</i>
2005	0.70%	1.41%	1.36%
2004	0.62%	1.39%	1.35%
2003	0.55%	1.40%	1.36%
2002	0.45%	1.51%	1.46%
2001	0.32%	1.42%	1.32%
2000	0.38%	1.64%	1.51%
1999	0.46%	1.61%	1.46%
1998	0.47%	1.41%	1.29%
1997	0.44%	1.28%	1.16%
1996	0.52%	1.21%	1.10%
1995	0.57%	1.06%	0.96%
1994	1.12%	0.76%	0.84%
1993	0.74%	1.02%	0.96%
1992	0.45%	1.21%	1.04%
1991	0.40%	1.65%	1.38%
1990	0.49%	1.19%	1.06%
1989	0.55%	1.16%	1.06%
1988	0.54%	1.16%	1.06%
1987	0.42%	1.33%	1.16%

Chiropractic Benefits as Percent of Total Medical Benefits

APPENDIX D - CHART I

